



Docket No.: 31888/5 US

3-13-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: David Andrus, et al

Serial No.: 10/046,418

Conf. No.: 2090

Filed: October 29, 2001

Art Unit: 2164

For: DEBT FINANCING FOR COMPANIES

New York, New York
February 26, 2003

Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants wish to make of record the documents listed in the chart below. A
Form PTO-1449 (in duplicate) and copies of the cited documents are enclosed.

U.S. PATENT DOCUMENTS

<u>Patent Number</u>	<u>Date</u>	<u>Inventor</u>
6,018,714	01/25/2000	Risen, Jr. et al.
US 2002/0046066 A1	04/18/2002	Laurenzano
US 2002/0062231 A1	05/23/2002	Zaccaria et al.

FOREIGN PATENT DOCUMENTS

<u>Patent Number</u>	<u>Date</u>	<u>Inventor</u>
WO 02/42885 A2	05/30/2002	Andrus, et al.*
CA 2,255,289	07/06/1999	Dell'api

* This document is the PCT Publication of applicants' own counterpart PCT application and is being cited herein out of an abundance of caution because it was cited in the ISR in that same application.

OTHER DOCUMENTS

Derwent 2000-137591, Dellapi, July 6, 1999.

"Insurance: NCM to insure CIS Investments" Lloyd's List, April 3, 1993.

"New York State Opens 2 Doors On Insurance" The New York Times, August 25, 1995.

"OPIC approves most ever Loans" International Trade Finance, April 8, 1994.

Applicants request that these documents be considered by the Examiner before issuance of the next action and made of record in this file. The Examiner is also asked to initial and return a copy of the enclosed PTO-1449 form to evidence such consideration.

The documents listed in this Information Disclosure Statement (except for CA 2,255,289) were cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement. In particular, these references were cited in the January 27, 2003 International Search Report (ISR) on applicants' corresponding Patent Cooperation Treaty application PCT/US01/51390. A copy of that ISR is enclosed. Canadian Patent Publication CA 2,255,289 was referenced in the Derwent search results cited in the ISR and is being cited herein as a courtesy to the Examiner.

This Information Disclosure Statement is being filed in accordance with the following provisions:

- [x] 37 C.F.R. § 1.97(b)(3). To the best of the undersigned's knowledge, this Information Disclosure Statement has been filed before the mailing date of a first Office Action on the merits. No fee is required.
- [x] 37 C.F.R. § 1.97(e)(1). The documents were cited in an ISR in a counterpart foreign application not more than three months from the date of this paper. No fee is required.

If it is determined that a fee is required as set forth in 37 C.F.R. §§ 1.17(p) or 1.17(i)(1), or if any additional fees are required, please charge such fee (or credit any overpayment) to Deposit Account No. 50-0324.

<p>Certificate of Mailing</p> <p>I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to:</p> <p>Commissioner for Patents Washington, D.C. 20231</p> <p>on <u>26 FEB 2003</u> (Date)</p> <p>Typed or printed name of person signing this certificate: <u>Matthew T. Byrne</u></p> <p>Signature: <u>[Signature]</u></p>
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Respectfully submitted,

By: [Signature]
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FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.

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INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

APPLICANTS

David Andrus, et al.

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,018,714	01/25/2000	Risen, Jr. et al.	705	4	
	US 2002/0046066 A1	04/18/2002	Laurenzano	705	4	
	US 2002/0062231 A1	05/23/2002	Zaccaria et al.	705	4	

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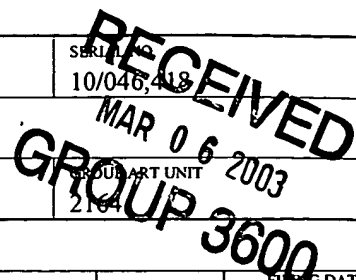
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	WO 02/42885 A2	05/30/2002	WO	G06F		Yes	
	CA 2,255,289	07/06/1999	CA	G06F	17/60	Yes	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

	Derwent 2000-137591, Dellapi, July 6, 1999.
	"Insurance: NCM to insure CIS Investments" Lloyd's List, April 3, 1993.
	"New York State Opens 2 Doors On Insurance" The New York Times, August 25, 1995.
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